

United States Bankruptcy Court
District of Nevada

In re:
NANCY LORRAINE RAVIDA
Debtor

Case No. 21-11601-nmc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0978-2
Date Rcvd: Apr 01, 2021

User: sharpdl
Form ID: 309A

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2021:

Recip ID	Recipient Name and Address
db	+ NANCY LORRAINE RAVIDA, 132 E PACIFIC AVE #132, HENDERSON, NV 89015-2313
11443633	+ CLARK COUNTY TREASURER, 500 S GRAND CENTRAL PKWY, P.O. BOX 551220, Las Vegas, NV 89155-1220
11443634	+ CLARK COUNTY WATER RECALMATION DISTRICT, 5857 E FLAMINGO RD, Las Vegas, NV 89122-5507
11443636	SEWER SERVICES BILL LAS VEGAS, DEPARTMENT OF FINANCE, CITY HALL, 400 STEWART AVE, 6TH FL, Las Vegas, NV 89101

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bknotices@vohwinkellaw.com	Apr 02 2021 06:53:00	RORY J. VOHWINKEL, 6272 SPRING MOUNTAIN, STE 110, LAS VEGAS, NV 89146
tr	+ Email/Text: robert.atkinson@txitrustee.com	Apr 02 2021 06:54:00	ROBERT E. ATKINSON, 376 E WARM SPRINGS RD STE 130, LAS VEGAS, NV 89119-4262
ust	+ Email/Text: USTPRegion17.LV.ECF@usdoj.gov	Apr 02 2021 06:54:00	U.S. TRUSTEE - LV - 7, 300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
11443631	+ EDI: AMEREXPR.COM	Apr 02 2021 03:43:00	Amex/Bankruptcy, Acct No xxxxxxxxxxxx2345, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
11443632	+ EDI: TSYS2.COM	Apr 02 2021 03:43:00	Barclays Bank Delaware, Acct No xxxxxxxxxxxx5082, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
11443635	+ Email/Text: RSSNBankruptcy@repsrv.com	Apr 02 2021 06:54:00	REPUBLIC SERVICES, 770 E. SAHARA AVE., PO BOX 98508, Las Vegas, NV 89193-8508

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2021 at the address(es) listed below:

Name	Email Address
ROBERT E. ATKINSON	Robert@ch7.vegas TrusteeECF@ch7.vegas;ecf.alert+atkinson@titlexi.com
RORY J. VOHWINKEL	on behalf of Debtor NANCY LORRAINE RAVIDA bknotices@vohwinkellaw.com vohwinkelrr96661@notify.bestcase.com
U.S. TRUSTEE - LV - 7	USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **NANCY LORRAINE RAVIDA**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8862**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **District of Nevada**Date case filed for chapter **7 3/31/21**Case number: **21-11601-nmc****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	NANCY LORRAINE RAVIDA	
2. All other names used in the last 8 years		
3. Address	132 E PACIFIC AVE #132 HENDERSON, NV 89015	
4. Debtor's attorney Name and address	RORY J. VOHWINKEL 6272 SPRING MOUNTAIN, STE 110 LAS VEGAS, NV 89146	Contact phone (702) 735-1500 Email: bknotices@vohwinkellaw.com
5. Bankruptcy trustee Name and address	ROBERT E. ATKINSON 376 E WARM SPRINGS RD STE 130 LAS VEGAS, NV 89119	Contact phone 702 617-3200

For more information, see page 2 >

Debtor **NANCY LORRAINE RAVIDA**Case number **21-11601-nmc**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	300 Las Vegas Blvd., South Las Vegas, NV 89101	Office Hours: 9:00 AM – 4:00 PM Contact phone: (702) 527-7000 Date: 4/1/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 7, 2021 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<u>BY TELEPHONE</u> Trustee: ROBERT E. ATKINSON Call-in Number: 877-939-6019 Passcode: 5227200#
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/6/21 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	